

COMMERCIAL LENDING WORKSHOPS

OCTOBER 29-30

OCTOBER 31- NOVEMBER 1

MICHIGAN BANKERS ASSOCIATION
507 S. Grand Ave.
Lansing, MI 48933

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(517) 485-3600



Michigan Bankers Association

COMMERCIAL LENDING WORKSHOP

OCTOBER 29-30

This workshop focuses on building better borrower relationships and delivering value as well as identifying macro-economic and other external influences on business financials and loan performance.

TOPICS

- We will discuss where to look for early warning indicators of cash flow distress, underwriting ratios and cash flow analysis, loan structure and support.
- This seminar features a complete Global Cash Flow and cross-selling case (detailed walk-through and line-by-line analysis using latest tax return forms).
- Problem loan management will also be covered, including workout agreements, collateral liquidation issues, working with borrowers in bankruptcy, and understanding lender liability sources and how to avoid being sued.
- How to differentiate the real loan purpose(s) if you have a loan request for “working capital”.
- Using real-life business examples. learn how to quickly identify and underwrite the business model and key variables with a deeper understanding of ratios and cash flow drivers for early identification of the strengths, weaknesses and uncertainties of a business.
- This seminar uses group work, real-life business cases, visualizations, and games.

WHO WILL BENEFIT

- This seminar will benefit newer hires or those new to C&I lending or credit analytics.



AG LENDING SCHOOL AUGUST 27-29

MICHIGAN BANKERS ASSOCIATION
507. S. GRAND AVE.
LANSING



RECOMMENDED ACCOMMODATIONS

Registration does not include accommodations.

COURTYARD LANSING DOWNTOWN

600 E Michigan Ave, Lansing, MI 48912
(517) 367-6677

Reserve online at

https://bit.ly/Courtyard_Downtown

Ask for the Michigan Bankers Association
corporate rate

AGENDA

9 a.m.-4 p.m. daily.

LOCATION

Michigan Bankers Association
507 S. Grand Ave.
Lansing, MI 48933

ADVANCED COMMERCIAL LENDING WORKSHOP

**OCTOBER 31-
NOVEMBER 1**

Advanced Commercial Lending Workshop builds upon earlier training and experiences and applies advanced analytical tools in a case-driven environment, using reality-based examples: real businesses and real issues to evaluate. The instructor is a 25-year commercial lender and manager of credit analytic departments who will share tips, techniques, and lessons learned from real-life situations. Attendees will work on cases in teams, sharing ideas and different ways to underwrite.

TOPICS

- Problematic business and personal tax return issues and subjective decisions that can impact global cash flow.
- How to analyze any cash flow statement (direct, indirect, UCA) in less than 5 minutes.
- Identify the often overlooked shareholder debt transactions in tax returns and effect on debt service.
- Learn new ways to interpret traditional ratios to determine what is driving the number.
- Quantify the dollar impact for both level of (projected) sales and business inefficiencies and estimate the amount of financing needed for same.
- How to differentiate the real loan purpose(s) if you have a loan request for "working capital".
- Using problem solving cases to develop skills with Excel templates provided for free cash flow, working investment, and DuPont analysis.
- Using actual business borrower tendencies when cash flow shrinks, learn the monetary and non-monetary signals for early identification of potential problem loans.
- Get tips on how to improve written loan presentations.
- Learn how to apply CRE specific ratios with additional tools for underwriting and loan sizing. Such as expense ratios, debt yield, and cap rate sensitivity.

ADDITIONAL BENEFITS

- The instructor will devote time for open Q&A session, so students can ask about specific C&I and CRE loan types they are working on or expect to see.
- Proven techniques will be shared to increase loan yields, encourage borrowers to submit timely financials, and growing the bank's core deposits.

MEET THE SPEAKER

Mike Wear is owner of 39 Acres Corporation, specializing in banker training and bank consulting services in credit risk underwriting and loan portfolio risk management. Less lecture-real-life business cases-more hands-on practice ... and more fun! Over his 41-year banking career, he served in commercial lending and senior credit management positions with Omaha-area community banks. Wear retired as a Senior Analyst in the Credit Risk Administration department of First National Bank of Omaha, a \$26B regional community bank, specializing in underwriting large commercial real estate projects throughout the country. In addition, he developed curriculum and conducted multi-tier training programs in credit analytics on an enterprise-wide basis. He is the Loan Portfolio Management Section Leader and serves as a member of the faculty and board of trustees at the Graduate School of Banking at the University of Wisconsin in Madison, as well as GSB's four Specialty Schools. He is a former adjunct professor for the University of Nebraska-Omaha. He has authored articles for banking publications and has served as a textbook editor/reviewer for the American Bankers Association. Mike is now expanding his advanced Commercial and CRE Lending workshops and teaches for several State Banking Associations.



IT'S EASY TO REGISTER!

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NAME

NAME

BANK/FIRM

BANK/FIRM

TITLE

TITLE

EMAIL *(required for confirmation)*

EMAIL *(required for confirmation)*

REGISTRATION	DATE	PRICE	ATTENDING
Commercial Lending Workshop	October 29-30	\$490	
Advanced Commercial Lending Workshop	October 31- November 1	\$490	
All Four Days	October 29-31 & November 1	\$950	
		TOTAL	\$

PAYMENT METHOD

- ☐ Check made payable to the Michigan Bankers Association
☐ ACH (Please contact us at mbaregistrations@michigan.bank)

Credit Card

- ☐ MasterCard ☐ VISA ☐ Discover ☐ AMEX

Credit Card Number _____

Cardholder Name _____

Signature _____ Exp. Date _____ CVV _____

Questions? Contact Stephanie Fisher, at sfisher@michigan.bank 517-285-5117

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